

e. All property shall remain property of the estate and shall vest in the Debtor only upon dismissal, discharge, conversion or other specific Order of the Court. The Debtor shall be responsible for the preservation and protection of all property of the estate not transferred to and in the actual possession of the Trustee.

f. The debtor is prohibited from incurring any debts except such debts approved pursuant to the Court's directives or as necessary for medical or hospital care.

5. DISBURSEMENTS TO BE MADE BY TRUSTEE:

A. ADMINISTRATIVE EXPENSES:

- (1) Estimated Trustee's Fee: **7.5%**
- (2) Attorney's Fee (unpaid portion): **\$3,413.00** to be paid through plan in monthly payments
- (3) Filing Fee (unpaid portion): **\$None**

B. PRIORITY CLAIMS UNDER 11 U.S.C. § 507:

(1) DOMESTIC SUPPORT OBLIGATIONS:

(a) Debtor is required to pay all post-petition domestic support obligations directly to the holder of the claim.

(b) The name(s) of the holder(s) of any domestic support obligation are as follows:

(c) Anticipated Domestic Support Obligation Arrearage Claims. Unless otherwise specified in this Plan, priority claims under 11 U.S.C. § 507(a)(1) will be paid in full pursuant to 11 U.S.C. § 1322(a)(2). These claims will be paid at the same time as secured claims. Any allowed claim for a domestic support obligation that remains payable to the original creditor shall be paid in full pursuant to the filed claim, unless limited by separate Court Order or filed Stipulation.

Arrearage shall be paid through wage assignment, pursuant to previous Order entered by a non-bankruptcy Court.

Arrearage shall be paid in full through the plan.

Name	Estimated arrearage claim	Projected monthly arrearage payment in plan
-NONE-		

(d) Pursuant to §§ 507(a)(1)(B) and 1322(a)(4), the following domestic support obligation claims are assigned to, owed to, or recoverable by a governmental unit, and shall be paid as follows:

Claimant and proposed treatment: _____

(2) OTHER PRIORITY CLAIMS:

(a) Pre-petition and/or post-petition priority tax claims shall be paid in full pursuant to the filed claim unless limited by separate Court Order or filed Stipulation.

Name	Amount of Claim
-NONE-	

(b) All other holders of priority claims listed below shall be paid in full as follows:

Name	Amount of Claim
IRS	\$9,563.00
IRS	\$2,587.00
Oklahoma Tax Commission	\$3,386.00
Oklahoma Tax Commission	\$4,166.00

C. SECURED CLAIMS:

(1) PRE-CONFIRMATION ADEQUATE PROTECTION: Pre-confirmation adequate protection payments to the following Creditors holding allowed claims secured by a purchase money security interest in personal property shall be paid by the Trustee through the plan as provided below. Adequate protection payments shall not be paid until the Creditor files a proof of claim, with proper proof of security attached.

Name	Collateral Description	Pre-Confirmation Monthly Payment
OneMain Financial	2012 Chevrolet EQU 176000 miles VIN #2GNALDEK4C6231838	\$100.00

(2) SECURED DEBTS WHICH WILL NOT EXTEND BEYOND THE LENGTH OF THE PLAN:

(a) SECURED CLAIMS NOT SUBJECT TO VALUATION: Secured creditors with a purchase money security interest securing a debt either incurred within the 910-day period preceding the filing of the bankruptcy petition where the collateral is a motor vehicle acquired for personal use, or incurred within the 1-year period preceding the bankruptcy petition where the collateral is any other thing of value, shall be paid in full with interest at the rate stated below. The amount stated on an allowed proof of claim controls over any contrary amount listed below.

Name	Collateral Description	Estimated Amount of Claim	Monthly Payment	Interest Rate
OneMain Financial	2012 Chevrolet EQU 176000 miles VIN #2GNALDEK4C6231838	\$14,989.00	\$1,427.92	8.00 %

(b) SECURED CLAIMS SUBJECT TO VALUATION: All other secured creditors, except secured tax creditors, shall be paid the proposed secured value with interest in the amounts stated below. To the extent the proposed secured value exceeds the secured claim, only the claim amount, plus interest shall be paid. Secured tax claims shall be paid as filed unless limited by separate Court Order.

NOTE: The valuation of real estate requires the filing of a motion to determine value and the entry of a separate Court Order before any proposed secured value of real estate stated below may be approved.

Name	Collateral Description	Proposed Secured Value	Monthly Payment	Interest Rate
-NONE-				%

(3) DEBTS SECURED BY PRINCIPAL RESIDENCE WHICH WILL EXTEND BEYOND THE LENGTH OF THE PLAN (LONG-TERM DEBTS):

Name	Collateral Description	*Monthly Ongoing Pymt	1st Post-petition Payment	*Estimated Amt of Arrearage	Interest on Arrearage
-NONE-					%

*The “1st post-petition payment” is the monthly ongoing mortgage payment which comes due between the petition date and the due date of the first plan payment. The arrearage amounts, monthly ongoing payment, and 1st post-petition payment are estimated and will be paid according to the amount stated on the claim unless objected to and limited by separate Court Order. The interest rate to be paid on the arrearage and the 1st post-petition payment is reflected above.

(4) OTHER SECURED DEBTS WHICH WILL EXTEND BEYOND THE LENGTH OF THE PLAN (LONG-TERM DEBTS):

Name	Collateral Description	*Monthly Ongoing Pymt	1st Post-petition Payment	*Estimated Amt of Arrearage	Interest on Arrearage
-NONE-					%

*The “1st post-petition payment” is the monthly ongoing payment which comes due between the petition date and the due date of the first plan payment. The arrearage amounts, monthly ongoing payment, and 1st post-petition payment are estimated and will be paid according to the amount stated on the claim unless objected to and limited by separate Court Order. The interest rate to be paid on the arrearage and the 1st post-petition payment is reflected above.

D. UNSECURED CLAIMS:

(1) Special Nonpriority Unsecured claims shall be paid in full plus interest at the rate stated below, as follows:

Name	Amount of Claim	Interest Rate
-NONE-		%

(2) General Nonpriority Unsecured: Other unsecured creditors shall be paid pro-rata approximately **100.00** percent, unless the plan guarantees a set dividend as follows:

Guaranteed dividend to non-priority unsecured creditors: **\$0.00**

6. DIRECT PAYMENTS BY DEBTOR: The Debtor shall make regular payments directly to the following creditors:

Name	Amount of Claim	Monthly Payment	Collateral Description if Applicable
Department of Education/Nelnet	\$46,948.00	\$89.62	Educational
Department of Education/Nelnet	\$21,916.00	\$89.62	Educational

NOTE: Direct payment will be allowed only if the debtor is current on the obligation, the last payment on the obligation comes due after the last payment under this plan, and no unfair preference is created by the direct payment.

7. EXECUTORY CONTRACTS AND UNEXPIRED LEASES: The plan rejects all executory contracts and unexpired leases, except as follows:

Name	Description of Contract or Lease
-NONE-	

8. SURRENDERED PROPERTY: The following property is to be surrendered to the secured creditor, with a deficiency allowed, unless specified otherwise. The Debtor requests the automatic stay be terminated as to the surrendered collateral upon entry of Order Confirming Plan or other Order of the Court.

Name	Amount of Claim	Collateral Description
-NONE-		

9. LIEN AVOIDANCE: No lien will be avoided by the confirmation of this plan. Liens may be avoided only by separate Court Order, upon proper Motion including reasonable notice and opportunity for hearing.

Liens Debtor intends to avoid:

Name	Amount of Claim	Description of Property
-NONE-		

10. NONSTANDARD PLAN PROVISIONS: Any nonstandard provision placed elsewhere in this plan is void.

Debtor's student loans are in deferment. Payments will resume in 11/2021 and debtor will make direct payments to Nelnet in the amount of \$179.74.

By checking this box certification is made by the Debtor, if not represented by an attorney, or the Attorney for Debtor, that the plan contains no nonstandard provision other than those set out in this paragraph.

Date September 7, 2021 Signature /s/ Michael W Willis
Michael W Willis
 Debtor

Date _____ Signature _____
 Joint Debtor

/s/ Chris Mudd OBA
 Attorney for Debtor(s) Signature
Chris Mudd OBA #14008
Attorney for Debtor(s)
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